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PATENT

Attorney Docket No.: 019748-000110US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

JIVENDRA K. KALE et al.

Application No.: 09/672,116

Filed: September 27, 2000

For: INVESTMENT PORTFOLIO
CONSTRUCTION METHOD AND
SYSTEM

Customer No.: 20350

Confirmation No. 7098

Examiner: Sally Shih

Technology Center/Art Unit: 3624

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 24, 2004, please accept the following remarks:

Remarks/Arguments begin on page 2 of this paper.